



Kentucky Department of Insurance

Division Information

P.O. Box 517, Frankfort, KY 40602-0517

Toll free: 800-595-6053

TDD (deaf/hard-of-hearing): 800-648-6056

<http://insurance.ky.gov/>

The Kentucky Department of Insurance does not discriminate on the basis of race, color, religion, sex, national origin, sexual orientation or gender identity, ancestry, age, disability or veteran status. The department provides, upon request, reasonable accommodation, including auxiliary aids and services necessary to afford an individual with a disability an equal opportunity to participate in services, programs and activities.

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Administrative Services Branch

Contact Administrative Services if you need information about:

- Job openings
- Doing business with the department
- Department facilities and/or mail distribution
- Obtaining an insurance code book "Kentucky Insurance Laws & Regulations"

Administrative Services provides administrative support to divisions of the Department of Insurance. The branch is responsible for accounting, budgeting, human resources management and benefits, purchasing, telecommunications, property management and mail center operations.

Agent Licensing Division

Contact Agent Licensing if you need information about:

- Licensing resident or non-resident individuals or business entities to sell, solicit or negotiate insurance
- Pre-licensing training and continuing education
- Examination requirements and scheduling information
- Individual or business entity licensee name or address changes
- Duplicate license requests
- Clearance letter requests
- Business entity mergers
- Licensee financial responsibility
- Renewals

The Agent Licensing Division examines prospective agents, adjusters, consultants and viatical settlement brokers as to their knowledge of insurance products, insurance laws and ethics. The division licenses newly qualified individuals and business entities, approves continuing education and pre-licensing courses, verifies licensee compliance and processes license renewals on a biennial basis. This division is responsible for licensing and maintaining records for all individuals and business entities that are agents, adjusters, consultants, managing general agents, surplus lines brokers, administrators, reinsurance intermediary brokers and managers, rental vehicle agents and managing employees, specialty credit producers and managing employees and viatical settlement brokers and providers.

View online services and verify licensee information on our Web site at <http://insurance.ky.gov/>. The following services are available online.

- Licensee and pending applicants (password secure search - click on eServices)
- Agent/Agency search - view licensee information, verify continuing education hours, view business entity designations and insurer appointments
- Examination scheduling
- Individual and business entity name and address changes
- Business entity - add or delete designations
- Pre-licensing training and continuing education provider information
- Licensee procedures, forms and information - view all forms and information packets
- Online application and renewal - access via <http://www.licenseregistry.com>

Communications Office

Contact Communications if you are a reporter and have questions or need background information about:

- The Department of Insurance and its staff
- Insurance issues

Communications is responsible for serving the news media and general public by coordinating news releases, publications and other materials to help inform Kentuckians about all aspects of Department of Insurance operations. The office is the primary contact for reporters seeking public records and information about consumer complaints, fraud investigations, agent licenses, insurance rates and a number of other insurance issues affecting the public. Communications also helps Department of Insurance officials respond to a large number of information requests from consumers, lawmakers and other constituents.

Consumer Protection and Education Division

Contact Consumer Protection and Education if you need information about:

- Consumer complaint investigations
- Complaint ratio
- Consumer educational materials
- Speakers' bureau
- Educational events and consumer outreach
- Local government premium tax
- The ombudsman
- The Emergency Response Team

The Consumer Protection and Education Division is the main link between the Department of Insurance and the consumer. The consumer complaint investigators are the primary contacts for consumer inquiries and complaints of a non-criminal nature. The ombudsman, consumer education and the Department of Insurance speakers' bureau are included within the division, as well as the emergency response program, which provides on-site assistance to disaster areas in the commonwealth. This division also handles requests for consumer publications. Also included in this division is the Local Government Premium Tax Unit, which is responsible for receiving and reviewing reports from insurance companies on payment of local government premium tax.

Commissioner's Office

The commissioner is charged with overseeing the manner in which the business of insurance is conducted in Kentucky. This involves protecting the public interest while monitoring the reliability and financial solvency of insurers, promoting viable markets, and assuring that insurance consumers are treated fairly and equitably. The commissioner also is responsible for the overall policy, planning, direction and management of the Department of Insurance divisions.

Financial Standards and Examination Division

Contact the Financial Standards and Examination Division if you need information about:

- Financial examinations
- Financial analysis
- Company admission
- Company administration
- Company financial filing instructions
- Captives
- Mine Subsidence Fund

The Kentucky Department of Insurance is currently accredited by the National Association of Insurance Commissioners (NAIC) Financial Regulation Standards and Accreditation Program. The Financial Standards and Examination Division evaluates the financial stability and statutory solvency of each insurer authorized to do business in Kentucky in accordance with Kentucky Insurance Laws and Regulations. The division strives to maintain or increase the protection afforded to Kentucky policyholders while also respecting market conditions.

The division's Company Administration staff is responsible for licensing, maintaining records, and processing various filings of approximately 1,600 companies. The Financial Analysis Section is responsible for performing extensive analysis of quarterly and annual financial statements and all supplemental filings of domestic insurers. Foreign insurers also are analyzed and regulated by the division's Early Warning Analyst to help ensure financial soundness. Financial examiners are responsible for conducting both statutorily required examinations and targeted examinations, as necessary. Generally, examination resources are focused on Kentucky domestic insurers, although the authority exists to examine all licensed insurers, if deemed necessary.

The Financial Standards and Examination Division has two additional programs - the captive program and the Mine Subsidence Fund. The captive program is ranked 9th in the United States, 21st in the world. Kentucky has licensed over 30 captive insurers since 2005. For further information, please visit the captive Web site at <http://captive.insurance.ky.gov/>. The Mine Subsidence Fund assists property owners in 35 qualified counties that have experienced property damage resulting from collapsed, underground coal mines.

Health Insurance Policy and Managed Care Division

Contact Health Insurance Policy and Managed Care if you need information about:

- Policy forms and rate filing procedures
- Internal appeals and coverage denial reviews
- Registration of private review agents and independent external review entities
- The Kentucky Insurance Program for Seniors (KIPS) outreach and education activities

The Health Insurance Policy and Managed Care Division regulates admitted insurance companies, health maintenance organizations (HMOs), private review agents and independent external review entities. Through application of statutory and regulatory requirements, the division approves or disapproves policies, certificates, provider networks, utilization review agent registrations, independent review entity certifications and rate filings. It also reviews coverage denials, other forms and advertising for the protection of the public. The division works directly with the Office of Legal Services - Insurance Division and the Consumer Protection and Education Division on matters such as consumer complaints and managed care policy.

Information Technology Branch

Contact this branch about:

- Web page issues
- Information technology

The Information Technology Branch is responsible for all data resource management, and provides constant maintenance and support for computer hardware and software. The staff works with department personnel to develop information technology (IT) solutions to business problems.

Responsibilities include maintenance of the network, development of short and long-term IT plans, Web page development, systems analysis, application development, internal training, database administration and help-desk support.

Insurance Coverage Affordability and Relief to Small Employers (ICARE)

ICARE information: 877-ICARE07 (877-422-7307). Call this number for more information, an application or enrollment materials. ICARE online: <http://icare.ky.gov> or <http://insurance.ky.gov/>.

This division administers the ICARE program, which is designed to help Kentucky's small business employers pay health insurance premiums for their workers. It is **not** a health insurance plan.

Insurance Fraud Investigation Division

Contact the Insurance Fraud Investigation Division if you need information about:

- Referring suspected fraudulent insurance acts
- Reporting requirements for insurance companies

The division is a law enforcement agency empowered to conduct criminal investigations of suspected fraudulent insurance acts. Insurance-related fraud is fraudulent activity that can be committed by applicants for insurance, policyholders, third-party claimants, agents and employees of insurance companies or professionals who provide services to be paid by insurance. This includes but is not limited to, inflating claims, misrepresenting facts to obtain a lower premium, stealing insurance company assets or premiums, submitting claims for injuries that have never occurred or have been exaggerated, selling fraudulent insurance policies and providing fake proof of insurance certificates to purport valid insurance coverage.

Kentucky Access

Kentucky Access information: 866-405-6145. Call this number for an application, enrollment materials, claims information or questions about a Kentucky Access ID card.

Kentucky Access online: <http://www.kentuckyaccess.com>.

This division is focused on a statewide health plan which offers medical coverage to Kentuckians who find it difficult to obtain health insurance in the individual insurance market.

Life Insurance Division

Contact the Life Insurance Division if you need information about:

- Life insurance
- Credit life and credit health insurance
- Annuities
- Long-term care riders attached to life insurance and annuities
- Viatical and life settlements

The Life Insurance Division regulates admitted life, annuity and viatical settlement companies. Through application of statutory requirements, the division approves or disapproves policies, certificates, and rate filings, and reviews other forms and advertising for the protection of the public. The Life Division works with other divisions within the department regarding issues relating to life, annuities and viatical settlements.

Market Conduct Branch

The Market Conduct Branch examines the affairs, records, and business transactions of insurance agencies, insurance companies, and other persons or entities regulated by the Department of Insurance. Market conduct examinations allow the Department of Insurance to evaluate compliance with the Kentucky Insurance Code by insurers and other regulated entities. The major market conduct areas that may be examined include, but are not limited to, company operations and management, complaint handling, marketing and sales, producer licensing, policyholder service, underwriting, rating and claims handling. Examination findings are outlined in a Market Conduct Examination Report at the completion of each examination.

The Department of Insurance strives to bring all regulated entities into compliance with the Kentucky Insurance Code. Although a market conduct examination may result in civil penalties, suspension or revocation of licenses, or a combination of the two, the department's main focus is on requiring the regulated entities to implement curative or remedial procedures so that compliance with the Kentucky Insurance Code may be attained. Market conduct is a consumer-oriented activity within the department working to assure that the citizens of Kentucky are served by knowledgeable and compliant insurance-related entities.

Office of Legal Services - Insurance Division

The Office of Legal Services - Insurance Division provides legal representation to the various divisions of the Kentucky Department of Insurance. The division takes necessary action to enforce the Kentucky Insurance Code regarding matters ranging from rate filings to the illegal activities of agents, insurers and companies acting within the Commonwealth of Kentucky. The Office of Legal Services - Insurance Division also conducts administrative hearings when requested or required by law and serves as Custodian of Records for the purpose of the Open Records Act.

Property and Casualty Division

Contact the Property and Casualty Division if you need information about:

- How to file a rate, rule or form filing
- The status of an existing rate, rule or form filing
- Open records requests for insurer rate, rule and form filings
- Workers' compensation policy questions (not claim or benefit issues)
- Medical malpractice closed claim reports
- Charitable health care providers medical malpractice premium reimbursement
- No-fault rejection records
- Registration of surplus lines carriers, broker insurance placement affidavits and broker surplus lines quarterly tax returns
- Registration of risk purchasing groups and exempt commercial entities
- Property and casualty insurance provisions in Kentucky laws and regulations

The Property and Casualty Division regulates admitted property and casualty insurers through the review of rates, coverages, underwriting and marketing practices. This division reviews more than 12,000 rate and form filings annually verifying that companies comply with the standards set forth in the Kentucky Insurance Code. This division also is responsible for keeping record of reports of medical malpractice settled or adjudicated claims, no-fault rejections and the collection of surplus lines affidavits and quarterly tax reports.

The Property and Casualty Division tracks the surplus lines transactions and collects surplus lines tax from resident and non-resident brokers that write coverage through non-admitted foreign and alien insurers. Surplus lines insurers provide coverage for risks located in Kentucky for specialty and hard-to-place risks when the coverage is not available in the admitted market. The division also monitors Kentucky's property and casualty insurance markets of last resort, i.e., the Kentucky Automobile Insurance Plan, Kentucky FAIR Plan and Kentucky Employers Mutual Insurance for workers' compensation.

Who do I call about...

Agent Licensing issues:

Agent Licensing Division, 502-564-6004

Consumer complaints / information:

Consumer Protection and Education Division, 502-564-6034

Jobs and contracts with DOI:

Administrative Services Division, 502-564-6154

Media inquiries:

Communications, 502-564-6098

Municipal premium taxes:

Local Premium Tax Unit, 502-564-1649

Outreach programs for senior citizens:

Kentucky Insurance Program for Seniors (KIPS), 502-564-6088

Reporting insurance fraud:

Insurance Fraud Division, 502-564-1461

DOI Mission Statement

"We promote sound, competitive insurance markets; protect the public through effective enforcement and regulation; and empower the public through outreach and education."